

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Glen F Moore  
Billie Lynn Moore  
Debtors

Case No. 17-01920-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-4

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 28

Date Rcvd: Aug 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2017.

db/jdb #+Glen F Moore, Billie Lynn Moore, 331 Main Street, P.O. Box 197, Genesee, PA 16923-0197  
4919301 +American Honda Finance, 13856 Ballantyne Corporation, Charlotte, NC 28277-2711  
4919302 +Andrew Cavagna, 415 State Route 19, Wellsville, NY 14895-9425  
4919303 +Arnot Medical Services PLLC, 571 St. Joseph's Blv, 2nd Floor, Elmira, NY 14901-3230  
4923984 +Bank of America, 4909 Savarese Cir., Tampa, FL 33634-2413  
4919305 +CBCS, P.O. Box 2724, Columbus, OH 43216-2724  
4919304 +Carolinas HealthCare System, 2201 S Sterling St, Morganton, NC 28655-4044  
4919308 +Cole Memorial Hospital, 1001 E. Second St., Coudersport, PA 16915-8179  
4919309 +Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303  
4919310 +Eagle Emergency Phys. LLC, P.O. Box 8340, Philadelphia, PA 19101-8340  
4919311 +Frost-Arnett Company, P.O. Box 198988, Nashville, TN 37219-8988  
4919312 +Guthrie Robert Packer Hospital, 1 Guthrie Square, Sayre, PA 18840-1698  
4919313 +Hutchens Law Firm, 4317 Ramsey Street, Fayetteville, NC 28311-2133  
4919320 +Laurel Health Center, 7 Water Street, Wellsboro, PA 16901-1126  
4920403 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4919322 +R R Resource Recovery, 88 E Tioga Ave, Corning, NY 14830-2858  
4919323 +RR Resources Recovery, 88 E Tioga Ave, Corning, NY 14830-2858  
4919324 +Soldiers and Sailors Memorial Hospital, 32-36 Central Avenue, Wellsboro, PA 16901-1899  
4919325 +Southern Tier Health Care Credit, 225 W Water St, Elmira, NY 14901-2912  
4919327 +Susquehanna Health System, 32-36 Central Ave, Wellsboro, PA 16901-1840

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4919306 +E-mail/Text: nailda@centralcreditaudit.com Aug 25 2017 18:51:17 Central Credit Audit Inc.,  
100 N 3rd St #1, Sunbury, PA 17801-2367  
4919314 +EDI: IIC9.COM Aug 25 2017 18:58:00 I C System Inc, P.O. Box 64378,  
Saint Paul, MN 55164-0378  
4919315 +E-mail/Text: kayss@jmhny.org Aug 25 2017 18:51:07 Jones Memorial Hospital,  
191 N. Main St., Wellsville, NY 14895-1150  
4919319 +E-mail/Text: kayss@jmhny.org Aug 25 2017 18:51:07 Jones Memorial Hospital,  
191 N Main Street, Wellsville, PA 14895-1150  
4919321 +E-mail/Text: Bankruptcies@nragroup.com Aug 25 2017 18:51:17 National Recovery Agency,  
2491 Paxton Street, Harrisburg, PA 17111-1036  
4919300 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 25 2017 18:51:11 Quicken Loans,  
1050 Woodward Avenue, Detroit, MI 48226-1906  
4919328 +EDI: RMSC.COM Aug 25 2017 18:58:00 Synch/lowes, P.O. Box 965005, Orlando, FL 32896-5005  
4919329 +EDI: VERIZONWIRE.COM Aug 25 2017 18:58:00 Verizon, 455 Duke Drive,  
Franklin, TN 37067-2701

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4919307\* +Central Credit Audit Inc., 100 N 3rd St #1, Sunbury, PA 17801-2367  
4919317\* +Jones Memorial Hospital, 191 N Main St, Wellsville, NY 14895-1150  
4919318\* +Jones Memorial Hospital, 191 N Main St., Wellsville, NY 14895-1150  
4919316\* +Jones Memorial Hospital, 191 N Main Street, Wellsville, NY 14895-1150  
4919326\* +Southern Tier Health Care Credit, 225 W. Water Street, Elmira, NY 14901-2912

TOTALS: 0, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 27, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
John Francis Murphy on behalf of Joint Debtor Billie Lynn Moore murphlaw@epix.net  
John Francis Murphy on behalf of Debtor Glen F Moore murphlaw@epix.net  
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com  
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 **Glen F Moore**  
First Name Middle Name Last Name

Debtor 2 **Billie Lynn Moore**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3127**

EIN --\_-----

Social Security number or ITIN **xxx-xx-2024**

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **4:17-bk-01920-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Glen F Moore

Billie Lynn Moore

**By the  
court:**August 25, 2017Honorable John J. Thomas  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**